

**REMARKS**

Claims 12-22 are pending in this application. By this Amendment, claims 1-11 are cancelled and claims 12-22 are added.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



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WPB:EDM/emt

Date: December 30, 2005

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**DEPOSIT ACCOUNT USE  
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